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The City Marshal
intervenes

—



ASSURANCE

ATLAS REMINISCENT

by ALFRED W. YEO.

II.



AD
1808

AD
1908

"The times and titles now are alter'd strangely
With me since first you know me."

1808

Illustrated by CEBROCK

LONDON

J. A. Dene & Co.
1908



HG 9800
.Z9A89

Gift of Prof. A. W. Whitney.

NO 1111
ALBONIAO

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ATLAS REMINISCENT



HEAPSIDE a hundred years ago. **A Hundred years ago**

Ah! The world fretted these old shoulders then as it does now, but what a change has come over it.

This ancient street: what a strange contrast its thronging traffic presents to the life of the past as the latter is called back to the imagination by the city pageantry which now and again sweeps through. For pageantry, the old street has always been famous. From the days of the great tourna-

6. Atlas Reminiscent

ment when Queen Philippa watched the tilting on its north side, and, owing to the frailty of the staging, was precipitated, as the old chronicler puts it, "with some shame" upon the knights and squires below, down to the recent visit of the President of the French to the Guildhall, history has repeatedly illustrated itself in Chepe by processions and shows. One of the oldest streets in the world, its flow of busy life has for fifteen centuries never ceased, but so far-reaching are the changes which have taken place during the last of these, it is not unlikely that in the Cheapside of a hundred years ago, Queen Philippa would have felt more at home than any modern Londoner. When the founders of the Atlas first opened the office at the corner of King Street, London had scarcely emerged from the age of flambeaux and link boys, and the cobbled streets were still patrolled by venerable pensioners whose brains were mainly concerned with dodges to avoid the Mohocks, those "kindlers of riot" who worked their wicked will unchecked.

The old prints tell us what the outlook was



Old Cheapside from the Atlas Corner.

like from the Atlas corner. Nearly opposite stood, as it still stands, the house erected by Sir Christopher Wren in 1669, now occupied by Elkingtons the silversmiths but then in possession of Tegg the bookseller, and adjoining it was the Queen's Arms Tavern where Keats the poet at that time lived. Eastward, in the apex of Cornhill and Lombard Street, one could see Bank buildings in front of which the pillory was set up to punish frauds on the Stock Market. Almost next door to the Atlas, near the Mercers Hall, stood the shop till then lately occupied by Alderman Boydell the famous printseller, who used to wash his head at five o'clock every morning at the Ironmonger Lane pump; whilst on the other side of Old Jewry, lying back from the street, there was that grim old lockup the Poultry Compter, with its reminiscences of the slave trade.

In Bank Buildings was Wills' Coffee House, which was the birthplace of the Atlas Company; it was here that, towards the close of 1807, it was first projected by a group of city merchants and bankers. Though the venture

The Atlas
Corner

Founding
the Atlas

fully justified the enterprise of Sir Christopher Baynes and his colleagues, one would not have thought that the stormy and distressful years with which the last century opened, were propitious to so large an undertaking. When the Atlas wrote its first policy, the nation was in the throes of its great struggle against Bonaparte, and Sir Arthur Wellesley had only just begun the campaign in the Peninsula which won him a peerage. Despite however, the great sacrifices entailed by the war on the people at large, commerce was flourishing in many directions and in the manufacturing districts population and wealth had greatly increased. There was a world-wide demand for our products: even the soldiers of Napoleon marched to Austerlitz in boots made in Northampton, and lay down to die on the terrible Russian steppes in greatcoats from Leeds.

One result of the war was a dearth of metallic currency: the Bank of England had, under Order in Council, suspended all specie payments except for small sums, and paper money of both large and small denominations

was in general circulation. In some quarters traders made attempts in a small way to supplement the authorised issues. There is a five shilling note extant which was issued by the Atlas agents in the Isle of Man. The Atlas Manx token penny and halfpenny were also put into circulation by these enterprising people who, of course, took care to keep within the limits of Manx law.



* * *

THE competition at the first election of **The First Directors** was dealt with at the London Tavern. The voting was by ballot and a large number of votes were taken in the ballot glasses. Those who first met at Wills' Coffee House do not seem to have unduly pushed themselves, for only two of them were elected

on the Directorate. Three Members of Parliament headed the poll: William Duff Gordon, described in the *Times* of the day as "the respectable Member for Worcester," Sir Thomas Turton Bart, and George Longman. Among the first Directors there were also J. D. Hume, who did wonders in revising the Customs Laws and became Secretary of the Board of Trade, and W. W. Prescott, whose relative, Charles Andrew Prescott, a lineal descendant of Oliver Cromwell, became, in later years, Chairman. Sir Christopher Baynes was chosen as the President: his grandson, Sir W. W. Baynes, occupied the chair from 1883 to 1897. The "Court"—it was decided not to call the Directorate a Board:—consisted first of eighteen members, but three or four years later, this number was reduced to twelve. One of its first resolutions decided that the Directors themselves should take no fees till the Company had paid a dividend. On Midsummer Day 1808, the Office was opened for business. Six weeks later the first fire loss had occurred. The amount claimed was paid in full.



Sir Christopher Baynes, Bt.
1755-1837
First President of the Atlas.

There are quaint illustrations in the early minutes of the way the staff of an Insurance Company was formed in the days of old. Good men already trained in a business so technical as insurance could not then have been numerous, and as those available were probably many of them young, it can quite easily be understood that the choice of the Directors for a Secretary fell upon Mr. Henry Desborough, who thus, though aged only twenty-four, became chief officer of the Atlas.

**Forming
the Staff**

A modest salary was accorded to Mr. Desborough, but he was provided with a residence in the Cheapside building, "also coals and candles," all of which helped him to maintain a respectable appearance. The demands on the purse were not then so exacting and varied as now, but the Directors in fixing their remuneration to the staff must have taken into account the grievous taxation which pressed so hardly upon the people—as Sydney Smith put it, "the schoolboy had to whip a taxed top, the youth drove a taxed horse with a taxed bridle along a taxed road, the old man poured



HENRY DESBOROUGH

medicine which had paid seven per cent into a spoon which had paid twenty-two per cent, and expired in the arms of an Apothecary who had paid a licence of a hundred pounds for the privilege of putting him to death." Even the hair powder with which Mr. Desborough would decorate himself for his evening amusements cost him a guinea. In some respects, however, those must have been good old days—no hurried breakfast in a distant home; no rush for the restless impatient train; only just a faint concern about the clock; suggestions even, if Dame Rumour does not lie too badly, of routs and dances within the sacred precincts of some of the Insurance Companies' houses—of course long after office hours. Such attractions in fact, that it is no wonder, when later on business had crowded our Secretary out of his residence at 92 Cheapside, that a minute appears granting him three hundred pounds annually as compensation for disturbance.

Strange to say, voting by ballot played a part in the making of the official staff of the Atlas, as it did in the election of the Directors.

The appointment of a solicitor and also of a surveyor was fixed by minute to commence at half-past one and close at half-past two, and on the chosen day the Court thus decided who should guide them through the mazes of the law and measure for the Office its building risks. Juniors were chosen with a simplicity which would be the envy of the modern candidate for an insurance clerkship. There was, of course, the Directors' nomination, but except that a specimen of handwriting was to be produced, there was little else.

* * *

Desborough's
Tour **M**ANY of the subscribers to the capital lived in the country, and one of Mr. Desborough's first duties was a provincial tour to obtain their signatures and to receive the instalments paid on account of their shares. Northampton, Leicester, Derby, Macclesfield, Stockport, Manchester, Halifax, Leeds, Bolton, Liverpool, Chester and Shrewsbury, were all

...as they are estimated at, and
...ates, which are divided into small sh
...old, and the Produce paid to the Shareholders
...ing to the respective Shares.

Present Price: Ticker £7 10 0
Half - - - £4 4 0 | Eighth - - - £1 2 0
Quarter - - - 3 3 0 | Sixteenth - - - 0 11 0
Tickets and Shares are selling at all the Offices.

CLOSE OF THE ATLAS SUBSCRIPTION.

THE COMMITTEE appointed to carry into effect the Formation of the **ATLAS INSURANCE COMPANY**; do hereby give Notice, that the Subscription to this Institution will close either before the 23 day of May next.

The Office will be opened on or before the 24th of June next, for effecting

INSURANCES AGAINST FIRE;

INSURANCES ON LIVES AND SURVIVORSHIP;

AND

GRANTING ANNUITIES, IMMEDIATE, DEFERRED, AND PROGRESSIVE.

The respectability, capital, and connexions, of the present Shareholders in the **ATLAS**; the certain profits arising from a numerous association, in which not only the property or life of every individual is insured, but where each is urged to the exertion of his influence in the various branches contemplated, leave no doubt but the **Atlas Insurance Company** will be founded on principles that cannot fail to command confidence from the public, and endorsement to the proprietors.

The capital of this Company is divided into Shares of £50 each.

Subscriptions are received at Messrs. Down, Thompson, and Fife, Bartholomew-lane; Sir James Esdaile and Co. Lombard-street; Messrs. Peters, and Co. Lombard-street; Dimsdale and Co. Cornhill; and Hammersey and Co. Pall Mall; where Particulars may be had.

Committee Room,
Will's Coffee-House, Cornhill,
6th April, 1808.

FOR FEVERS, COLDS, INFLUENZAS, MEASLES
Ac. &c. &c.

DR. JAMES'S POWDER.

THIS very exalted and extraordinary Medicine is allowed to be superior to all others in the complaint mentioned. It should be given on the first attack, and incessantly, till a Cure is effected.

Torn out from "The Sun," April 12, 1808

visited in turn. There is no record of it, but if Lloyds underwriters were as venturesome then as now, no doubt a policy was taken out with them against the coach being held up and Mr. Desborough being "spoken to" by some Knight of the Road, when he was, maybe, carrying such instalments in too negotiable a form. The whole tour was completed and he was back in Cheapside again within a month, having also utilised the occasion to make surveys of the textile mills in the northern and midland counties, numbers of which had already grown into large and valuable undertakings. The chances of time have spared a copy of the Atlas "Rules, rates and regulations for insuring Cotton, Flax and Lint Mills divided into six Classes," drawn up just after this survey, dated, in fact, 1st September 1808. A little pamphlet of eight pages, its contents form a curious contrast to the modern tariffs, though one item in the specification for insurance for which it calls, is word for word still used by the Fire Offices to-day; an odd illustration either of the clear sight of the early Insurers or of the conservatism of those

who have followed them. The compliments which the Secretary received on his return were well deserved, for to have accomplished his mission in so short a time was no light work in those coaching days. It took thirty-four



hours for even Bretherton's "Prime Bang Up carrying only four insides well lighted and guarded" to perform the journey from Liverpool to Charing Cross.

The capital paid in by the shareholders was almost wholly invested in Three per cents, and an excellent investment this turned out. One purchase of £56,000 was made at less than

sixty-seven: in 1824 the price had risen to ninety-five.

It has been said that the Atlas was the first of the London Insurance companies to own its own office, or as they called it then, its own house. After the manner of the times, those who founded the Atlas first met in a coffee house and were elected in a tavern, but there was to be nothing nomadic about the future, and intent, from the outset, on being their own landlords, the Directors forthwith purchased the lease of 92 Cheapside, and a few years later, the freehold. It was but a mere chance, however, that the Company did not settle in Cornhill. The famous coffee house itself where the promoters assembled was on offer, and the terms asked for it illustrate the value which city property had attained even then. It was a building twenty-one feet square, four storeys high, and rented at £180, but £950 was asked as the premium of an unexpired term of only two years. This was of no use to the Atlas, but another Cornhill building was considered more likely—No. 70, and a seventeen years' lease of this at a rental of £200 could have been had for

**The Atlas
House**

B

a premium of £1,400, but the site at the corner of King Street and Cheapside was more attractive and at this corner the Atlas has made its home ever since. The old building, which was at once extensively altered to suit the office needs, must have been at least light and airy. In this respect the Company was almost reckless in its expenditure, for the window tax, that handmaid of darkness to which our forefathers were so long subjected, was paid on as many as thirty-six windows. Indeed, not in any way would the Directors allow the Atlas to remain in the dark. When gas was introduced into Cheapside, orders were at once given that the office lamps be lighted by it: two Directors had first attended experiments made to demonstrate its safety. The Company bought the freehold of the adjoining house in 1833, whereupon the two buildings were pulled down and the present office was erected on the site after the design of Mr. Thomas Hopper, the Atlas surveyor. Hopper was a man of some note. He had attracted the attention of George the Fourth, for whom he carried out alterations at Carlton

House, and he had the honour of declining a knighthood, a distinction which he possibly thought it difficult to support. One feature of Hopper's design for the Atlas office was a ceiling copied from the celebrated Taj at Agra. This was reproduced when, sixty years later, the interior was remodelled by Mr. Alfred Waterhouse, R. A.

* * *

A LAWYER was engaged to draw up the **Lord St. Leonards** Atlas Deed of Settlement—a lawyer who was afterwards to become famous as Lord Chancellor and to be regarded as an almost infallible oracle in law. Lord St. Leonards, or Mr. Sugden as he was then, put such thoroughness, foresight, and wisdom into his work, that the Deed stood the test of time for generations, and though it was modernised a few years ago, it is still in use. A keen-witted opponent was the author of this deed. Speaking of Lord Brougham's elevation to the Wool-



"But Actuaries are Bishops, my Lord."

sack, Sugden vented his spleen with this peculiarly bitter *bon mot*. "If," he said, "the Lord Chancellor only knew a little law, he would know a little of everything."

Among the juniors who began with the beginning of the Company, there was at least one who made his mark: "Mr. Ansell," said Mr. Gladstone, speaking as Chancellor of the Exchequer, "is one of the most eminent authorities among actuaries," and a well-known insurance encyclopædist described him as the father of the actuarial profession. Charles Ansell was a clerk in the Atlas in 1808, became its actuary in 1823 and held the position till 1864. During these years he was again and again consulted by members of the Government, and in relation to Friendly Societies rendered most important services. The Bishop of London once instructed him to make certain calculations. On their completion he named a hundred guineas as his fee. "A hundred guineas, Mr. Ansell!" exclaimed his lordship in surprise. Mr. Ansell replied that it was the usual fee in such cases. "Why," exclaimed the Bishop, "there are

Charles
Ansell

many curates in my diocese who don't get more than that for a year's services." "That may be," quietly remarked Mr. Ansell, "but actuaries are bishops, my lord." "And," rejoined Dr. Blomfield, "they know how to make a *charge*." Mr. Ansell was elected a fellow of the Royal Society, and ultimately after his retirement became High Sheriff of Merionethshire.

**Examining
Proposers**

Like valued policies in fire business and a good many other crudities wisely abandoned long ago by sound underwriters, life assurance without medical examination was common enough in those days, but the would-be Assured had to appear before the Directors, and it was thus not an easy matter for an invalid to secure a policy and prejudice, by his entry into the circle of healthy policy holders, their chance of a good bonus. It was not always, however, that the summons to the Office could be insisted upon, and when Coutts the bankers sought to effect a policy on the life of the Duke of York, the Directors, instead of calling for His Royal Highness to appear before them, had perforce to content themselves by

charging a substantial extra. Somehow it was discovered that though he had a "weak stomach" his heart was good and the proposal was accepted; but an assurance on the life of the Prince Regent, which was also before the Court, was declined straight away, and no wonder. The "first gentleman in Europe" was no doubt well enough known to the Atlas Directors to be a pretty bad life in more senses than one. Occasionally for people of less consequence than royal princes, the rule requiring personal attendance before the Court was relaxed, though even then personal examination was not lightly waived. An assurance on the life of one Right Honourable Lady was required, but her ladyship was either too shy or too imperious to accept an invitation to 92 Cheapside, and Mr. Pacifico, one of the Directors, was requested to wait upon her. Here was a mission with real scope in it for delicacy and tact. No mere layman could have risen to the occasion, and we are not surprised to find M.D. appearing after Mr. Pacifico's name a few years later. It proved on several occasions to be a really fortunate thing for the

Company that he had secured the necessary number of votes at the London Tavern.

Not always, though, was it so entertaining for Mr. Pacifico. To no aristocratic home, but in quite an opposite direction, was another of his missions. The sequence of the record indeed almost puts him on

“ The Bridge of Sighs,
A Palace and a Prison on each hand.”

Misfortune had driven a once affluent Atlas policy holder into the King's Bench. Here, discontented with the entertainment afforded him within the prison, and getting no comfort from the philosophy of Doctor Haggage, “ We are quiet here: we don't get badgered here: there's no knocker here, sir, to be hammered at by creditors and bring a man's heart into his mouth ”—he hit upon the bright idea of appealing to the Atlas to assist him to buy the “ rules.” The walls surrounding the prison were about thirty feet high, but the liberties, or rules as they were called, formed an area in and about the Borough High Street of about three miles in circumference. These rules were usually to be had for a few guineas, and



Mr Pacifico interviews
Lady Charlotte.

the buyer secured with them the right to live anywhere within the precincts. They really meant much more than this, for a strict attention to them was so seldom enforced, that when Lord Ellenborough was once appealed to for their extension, his lordship replied that he really could perceive no grounds for the application, since to his certain knowledge the rules already extended to the East Indies. The Directors, judging no doubt from Mr. Pacifico's report that life in the King's Bench was not good for the health, helped Mr. James to the rules; and locks, bars and bolts flew asunder.

* * *

AN ancient writer says of the early Fire **The Atlas**
Offices, "They have a great many **Fire Brigade**
Servants in livery with badges, and other
lusty Servants dwelling in several parts of the
City, who are always to be ready when any
sudden fires happen, which they are very
laborious and dexterous in quenching." But
such devices were not ideal, and the Atlas
was, soon after its formation, invited to

consider the proposal of Sir Frederick Eden for the formation of a general fire engine establishment — an intelligent anticipation of the scheme adopted in later years of a fire brigade owned and managed by the companies jointly. Careful men as they were who, later on, matured this scheme, could they only have seen far enough into the future, they would once and for all have left fire extinction to the local authorities whose duty alone it is to provide it. No one dreams of asking Marine Assurers to provide lighthouses because they prevent wrecks; or, because life is prolonged by good sanitation, of throwing the cost of drainage upon the Life Assurance companies, and one would have thought the heresy that Fire Offices should be made to pay for fire brigades would have died out long ago. Eden's idea of a joint brigade was in advance of his time and only one Office accepted it; so the Atlas proceeded to form a brigade of its own.

The captain was nominated by the President, the two engineers by the Chairman and Deputy Chairman, and the firemen by the



remaining sixteen Directors. A silver arm badge was given to each man as a mark of authority: it served also to protect him from the press gang, for firemen as well as watermen were exempted from military and naval service. The office engine was horsed by contract at an agreed sum paid for every call, measuring the distance from the engine house in Earl Street Blackfriars:—"calls on" were distinguished from "calls off the Stones"—a distinction which reminds one of the exploits of Johnny Gilpin, "The stones did rattle underneath, As if Cheapside were mad."

The Atlas brigade is one of those which have been immortalised by the authors of "The Rejected Addresses" in their clever parody on the burning of Drury Lane in 1809—

" Now come the men of fire to quench the fires:
To Russel Street see Globe and Atlas run,
Hope gallops first and second Sun;
On flying heel
See Hand in-Hand
O'ertake the van! "

We believe the Atlas was really first, but the poet has sacrificed our reputation to the exigencies of the metre.

It was not alone the metropolis which was cared for. The Corporation of Manchester was offered a first-class equipment, but wisely on condition that it should be maintained without any further expense to the Atlas. Engine establishments were also promoted as time went on at Belfast, Dublin, and elsewhere.

Let us hope that these brigades did not often earn such praise as was bestowed on the engines at the Custom House fire in 1814. The latter broke out at 6 a.m., and, said the *Times* with unconscious irony, "the engines arrived soon after seven." Ye gods! an hour's start for a fire in the heart of London. At another historic fire too, that of the Royal Exchange, the engines were reported as being on the spot "within an hour" after the fire was first discovered. The bells of the clock in the tower of the Exchange fittingly chimed "There's nae luck about the hoose," and then plunged, like Solomon Eagle, into the flames. When it took an hour for the engines to start and run through one or two London streets, one need not wonder that "the more expeditious transit of firemen and engines" appears

in the minutes later on, as a reason why the Atlas joined in petitioning Parliament in support of the London and Gravesend railway. At times there was a miserable lack of water, and though the Water companies were beginning to remedy matters, the City still depended to a large extent for its supply upon the wheels at old London Bridge.



Amateur assistance in extinguishing fires received its due acknowledgment. There is a minute on record instructing the Secretary to call upon a number of householders in Eastcheap to express the thanks of the Directors for assistance rendered on the occasion of a fire, the impression being conveyed that anything in the shape of a gratuity would be re-

garded as an insult. Silver medals were struck with the Atlas emblem on one side and an inscription on the reverse, and every now and again one of these was presented for distinguished service.

At intervals Cheapside enjoyed the spectacle of a fire parade, the men being called out from time to time with their engine for inspection by the Directors, who granted them a special allowance on the occasion. Other gala days for them also came along. That glory of the city shows, the Lord Mayor's coach, was occupied on the 9th November, 1818, by one of the Atlas Directors, Alderman Christopher Smith, and the office firemen were offered to his lordship as an escort. This was especially opportune, for the usual pageant was omitted on the occasion owing to the death of the Princess Charlotte.

Occasionally there was a general parade of all the Insurance fire brigades, and the idea of combined working was revived some twenty years after the Atlas brigade was established. Five Offices, of which the Atlas was one, formed a joint brigade; a few years later, five others



The Altar Brigade
answering a call.

came into co-operation and, under the superintendence of the celebrated Captain Braidwood, the London Fire Engine Establishment was organised. The headquarters were in Watling Street, and a committee of the Fire Offices was placed in general control. This was in 1833. In 1866 the Establishment was handed over to the municipal authorities.

Not alone, though, to firemen did they trust in the earlier years of the century to check destruction by fire. Notices were posted up that if any servant were convicted of having caused a fire through negligence or carelessness, he should forfeit a hundred pounds or undergo eighteen months hard labour, and when any one was found guilty of arson, scant mercy was shown. Bells' *Weekly Messenger* of February, 1814, describes a trial for the latter crime committed on premises insured in the Atlas. The result is indicated at the end of the paragraph, simply by the two words in italics, "*Guilty—death.*," an appalling curtness which well illustrates how common was the capital penalty in those days. The gallows was often set up on the site of the crime, and

How fires
were
checked

anything more ghastly than the criminal swinging amid the blackened ruins of that house in Half Moon Street can scarcely be imagined. But hanging had perhaps no more effect upon incendiarism than it had upon sheepstealing or forgery, and that was not much, for there was then such small chance of the offender being caught. It was admitted that not more than one conviction for every hundred forgeries of bank notes was secured during the first quarter of the century. Such, indeed, was the lack of an effective police, that hundreds of voluntary associations for prosecuting felons existed up and down the kingdom. Sometimes however a culprit was caught *in flagrante delicto*. Here is a picturesque minute—

“ The Secretary submitted a claim on the Company for the full sum of £2,600 for loss by fire on the 12th inst., to stock insured by Policy No. 12293. The Insured having attended, he was examined as to the circumstances of the fire by the Court who, taking into their mature consideration the many contradictory and suspicious circumstances ascer-

tained by the assistance and information of several of the neighbours—Resolved unanimously that Mr. Smith be given in charge of the City Marshal, in order to effect a full and com-



The Poultry Compler

plete investigation of the circumstances before the Lord Mayor: also that if he be committed to take his trial the Company do prosecute. Mr. Nalder, the City Marshal, being in attendance, he was accordingly given in charge”

C

and no doubt was forthwith transferred to the neighbouring Compter.

The records show now and again how unbearable has been the burden of an unexpiated crime against the Atlas. Anonymous remittances have been received on several occasions, and letters of piteous entreaty to accept a large sum of money without inquiring into the reason for the proffered payment. If we parody *Richard III.*, we shall not be without sympathy in some directions—

“ May conscience have a thousand tongues,
And every tongue bring in a several tale,
And every tale procure me restitution.”

Fire Marks Some curio collectors find quite a romance in the fire marks of the earlier Offices and will linger long before the exhibition of these in the Guildhall. How many people, I wonder, understand the purpose served by these queer little signs so often seen adhering to old houses. The policy was at one time never issued without the mark, and the latter was fixed to the insured property by one of the office firemen. When the office brigade, answering the general alarm, discovered that the burning building

bore the symbol of some other company and that nothing marked with their own mark was in danger, all their enthusiasm died down and they returned whence they came. But the day dawned soon of broader, less self-centred views when every engine company began to regard fire as the common enemy whatever it assailed. The fire mark, nevertheless, still had its useful office when in times of disturbance, incendiarism was rife, for the spite of the incendiary was turned aside when he saw that the threatened property was insured, and that it might perhaps even serve the turn of his enemies if he gave them an opportunity of making a claim. An epidemic of incendiarism among the Kentish farms took place in 1830, and an order of the Directors was issued that all farming property insured with the Atlas should promptly have the Atlas mark affixed where in any case it had been omitted. This kind of protection oddly enough gave rise in some places to a superstition that property bearing the mark would not take fire!

* * *

**Famous
Connexions**

IT is curious how slight are the touches with which even the time-stained records of an historic commercial company reflect the public life of the nation, but a mere recital of some of the names on the Atlas registers would serve, if not as a history in itself, at least as a reminder of much that is of national interest. There is for example a policy "on the life of the Princess Victoria, aged sixteen"—an entry almost necessarily recalling to all of us H. J. Wells' picture of the slight figure in a dressing gown extending her hand to the Archbishop of Canterbury and Lord Melbourne, on the morning of her accession. That ill-starred beauty, Emma Lady Hamilton, seems to have appeared before the Atlas Directors. The annuity left her by Nelson in the codicil signed at Trafalgar, she had pledged to money lenders who required her to assure her life to secure their loan. Proof of her death is minuted in the shape of a letter from the Mayor of Calais.

A policy for £2000 was issued to Sir Walter Scott in 1822, just at the time when he was at

the zenith of his popularity. Ballantynes were doing a stupendous business in printing his novels, and the Atlas policy was doubtless only one of a number taken out to protect the enterprise. Scott's name is mentioned again in 1831, when an extra of a guinea per cent. was charged for his voyage with Captain Pigot in a king's ship. An incident in this voyage shows that the guinea was quite justified. A volcanic island had a few months before made its appearance in the Mediterranean and no one on the frigate could deter Sir Walter from being landed upon it. Four days afterwards the island disappeared.

J. M. W. Turner, the famous artist, was often seen at the Atlas Office. He was one of the original shareholders and held the shares till he died. "A rough, clumsy man," Mr. Thornbury describes him: he usually brought his premium wrapped up in a piece of scrubby paper. A loss on his pictures would have been an easy thing to adjust only on one basis, to wit, the face value of the policy. "Carthage" was priced at the Academy exhibition at £500, and soon after the exhibition closed, Chantrey,

having persuaded a friend to buy it as a work of extraordinary power, went to Turner to make the purchase. "That was the price," said Turner, "but I have altered it since then—it is now £1000," which closed the negotiations. After a time, however, Chantrey went to him in great glee with the £1000. "It won't do now; you should have taken my offer before; tell your friend it is £1500." This was followed by another fruitless visit, when Chantrey exclaimed, "Why, what in the world are you going to do with the picture?"—"I mean to make a winding sheet of it, I mean to be buried in it," said Turner.

An assurance on saucy Fanny Kemble was taken out in 1830, when her brilliant acting was making the fortune of the Covent Garden proprietors. Brunel's (at the time he was constructing the Thames Tunnel), Daniel O'Connell's and other names of interest also appear in the old minute book.

* * *

THE office emblem—an Atlas firm and erect in 1808, is depicted in a somewhat later print as an Atlas on the move, one might almost say on the run, but somewhat uncertain in his gait and as if the load were too much for him. This soon gave place, however, to the later attitude of the demigod—that in which he is now

**Daring
Under-
writers**



presented, an attitude if of some humility, yet one in which he is much more secure. Herein lies a parable, all unconscious as were the artists who designed these emblems, of any hidden teaching. On a secure basis and well constituted by its founders at the outset, the early prospectuses announced that "The stability of the Company and the means of fulfilling its engagements are placed beyond the reach of any calculable human haz-



ard." The early underwriting of the Atlas however, like that of many another company in those days, threatened, if not to overwhelm it, yet to involve the shareholders in considerable loss. In 1813, '14, and '15 they had to go without a dividend, an experience partly no doubt accounted for by the very heavy taxation of the time and one without parallel in any other of all the hundred years of the history of the Atlas. The daring experiments in underwriting of the first few years came to a speedy end. The Directors doubtless enjoined on Mr. Desborough—

" That saying wise and old—
' Be bold. Be bold. Be always bold.
Be not too bold ' "

and reform soon followed. There was indeed need for reform. Think, ye modern wise-acres, of risking £20,000 on an Irish mansion, £30,000 on a store in Bow Lane, and—"courage mounteth with occasion"—£60,000 on each of the Bull Porters Warehouses! All this too at a time when the whole

amount insured was retained by the Company at its own risk, when scarcely any reserves had been accumulated, and when the income was so small that a single total loss would have absorbed several years' premiums. But this daring policy was evidently not confined to the Atlas—£40,000 is cited as having been taken by another Office which had been in existence only a few years, on a cotton mill said to be "divided into four risks:" that Office still survives to tell the tale, one of the four London Fire Offices now alone remaining of those competing with the Atlas when it began its career. Possibly the practice which was then in vogue of increasing the rate for a risk when large amounts were accepted on it, was a temptation to such underwriting.

Ireland as a field for insurance was cultivated in the first few decades "not wisely but too well." When the Atlas presented its engine to the Belfast commissioners, it had by far the largest business of all the Fire Offices in that city. The accounts in Ireland were kept in Irish currency, and the harp figured in the

Irish concerns

policy forms instead of the man with the world on his back. The results were attended, so an early report states, with "very serious and progressively increasing loss," and with a view to rectify this, each Irish agent was for some years remunerated by a commission based upon the results of his business. The Irish famine of '45 evoked a sympathetic grant of one hundred guineas from the Atlas, which was of course made the occasion of a suitable advertisement referring to "the high rank held by the Atlas Company in Ireland and the deep interest it must ever take in the welfare and tranquillity of that country."

**Early
Rating**

The first prospectuses of the Atlas were large folding broadsheets, something of a contrast to the dainty little books of to-day. Some of the fire rates bear a curious resemblance to underwriting charges a hundred years later, but the Insured paid in addition to his premium, a fee for his mark and another for the preparation of the policy, charges never thought of now. Four shillings was charged for insurances in the London docks. Cotton

and flax mills were graded from about fifteen shillings to double that rate, according to the size of the mill and whether it were lit by oil lanterns or candles. Calico printers fetched half a guinea and rope works about as much, whilst a policy on a sugar refinery cost a guinea per cent. The survival of the guinea in some of the English insurance rates of to-day is interesting. The eighteen-penny rate made its appearance first in 1825, and in 1826 there are records of the Atlas and a few other Offices meeting together to compare their results and base their rates on a broader average of business and fuller information than that of a single Office; a practice which became more and more frequent as its utility both to Insured and Insurer became increasingly evident, and which grew at last into the Tariff Associations now spread all over the world.

* * *

Queer
Extras

THE times and manners then were such that in Life business quite a little harvest of extras was reaped. A patriot was allowed to confront the soldiers of Bonaparte if an additional premium of five guineas were paid, and considering how effective the operations of the little Corporal usually were, this seems cheap; but one stares aghast at an extra of twenty shillings for crossing to Holland and back. The voyage to Holland was treated as a much more dangerous trip than one to the Channel Islands; to the latter, policy-holders were allowed to go in any decked vessel, free of extra premium, "no Packet having been lost for the previous five-and-twenty years." A man politely described as "born in the West Indies" had to pay twenty guineas for two years' travel in that part of the world, and Mr. Collins, who was venturing as far as Teneriffe, was informed that in consequence of the hazard of the voyage and the unsettled state of the Spanish dominions, he must pay five guineas for the risk. A young bricklayer going to New South Wales was charged two per cent

for the voyage out and one per cent per annum for residence in the colony. Liverpool pilots were in danger " of being carried by adverse winds against their wills to the coast of America " and so paid twenty shillings extra. Many of these charges look almost comical to modern eyes, but funnier than them all is an enquiry in 1820 whether if a policy-holder " were killed by the Radicals " the Atlas would be liable.

A hundred years ago an Atlas life policy Then and
Now cost a young man only a little more than it does now. One would have thought it would have cost much more. Cholera has ceased to visit us with its terrible epidemics and small-pox has yielded to vaccine. *Æsculapius* to-day is a scientist, and the quackery which was rampant in those days, now hides its head. Our towns are well cleansed and drained, and the rate at which man makes his exit from the stage of this life has dropped materially since the last century began. But whilst all this betterment in our human lot has taken place there have been influences at work in the world of finance. The death-rate has gone down,

but so has the rate of interest. Safe loans cannot be placed to-day at the rates obtainable then. Reputable local authorities, for example, have long ago ceased to pay seven or eight per cent for the money they borrow, and a prudent company now almost views with suspicion an investment which yields much more than half that rate of interest. Moreover, in comparing life premiums now with life premiums then, one must not of course forget how imperfect was the mortality data to which the early actuaries had access.

Within a few years of its establishment, the Atlas began pioneer work in life assurance, and it was the first to introduce policies securing assurance for the whole of life, but requiring only a limited number of premiums. In recent times too it has been in the vanguard of progress in this respect, but we shall be accused of mere advertisement if we enlarge on Atlas methods of life assurance, and it is doubtless sufficient proof of enterprise in this direction that the income from life premiums has doubled itself during the last two decades, though drawn from business almost entirely



HERBERT BROOKS, Esq.

Chairman

Atlas Assurance Company Ltd.

limited to the United Kingdom and accepted personally by the Directors. Security has always been the chief aim of the Atlas, and it was the first of the Offices to announce that its liabilities under life policies had been valued on a two-and-a-half per cent basis — a basis afterwards adopted by some eight or nine companies who found themselves strong enough to stand the test. Thus did the Atlas

“ Make assurance doubly sure
And take a bond of fate.”

And that is not all. While thus rendering its policies beyond all question secure, it altered its mode of dividing the surplus profits so as to give the policy-holders as large a bonus as possible, and each of them a fair share: out of a million and a half of premiums received in the last two quinquennial periods, more than four hundred thousand pounds of surplus was accumulated at a low rate of expense, and of that surplus ninety per cent was divided amongst the policyholders.

But we are anticipating, and we have not yet done with our reminiscences of the musty past.

**The Atlas
Jubilee**

WHEN George the Third had his jubilee there was not much in the hard times in which it occurred to rejoice about, and he himself was probably unconscious of anything concerning it, but the Atlas, we may be sure, was sufficiently loyal to join in the official festivities by decorating the house. This melancholy celebration was but one of several jubilees in which the Office took part. How different was that of Victoria in 1887—that also which marked the sixtieth year of our good and great Queen's reign—veritable pæans of triumphant and thankful joy ringing aloud throughout the wide Empire of which London is the centre. A jubilee of another kind, in which the interest of the Atlas was of a more personal character, occurred in 1858, when the fiftieth annual court of the Atlas proprietors assembled to meet the Directors. Prior to 1844, there had been a difficulty in getting a quorum, but the half-crown for coach hire which was then instituted (and still survives) improved matters, and there was doubtless a good meeting at the jubilee. Not at all re-



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Deputy-Chairman

Atlas Assurance Company Ltd.

luctant either were the Directors to present their report. Fifty years' struggle with competition had placed the Company, both as to influence and volume of business, among the Offices then in the first rank. It boasted upwards of six hundred agents, nearly forty thousand policies were in force in the fire department, and it must be admitted that an income of nearly £300,000 for those days was more than respectable.

The British Government was almost as rapacious then in dealing with fire insurance as some of the governments abroad are now, and levied a heavy duty on the sum insured. Incredible as it may seem, nearly two millions sterling was thus raised annually by special taxation of the prudent people who, by insurance, protected themselves from disaster. The Fire Offices were bribed, so to speak, into silence on the subject by being paid a commission on the collection of the duty, and no company was allowed to commence operations till the licence to collect had been issued from the Stamp Office. But English legislators have

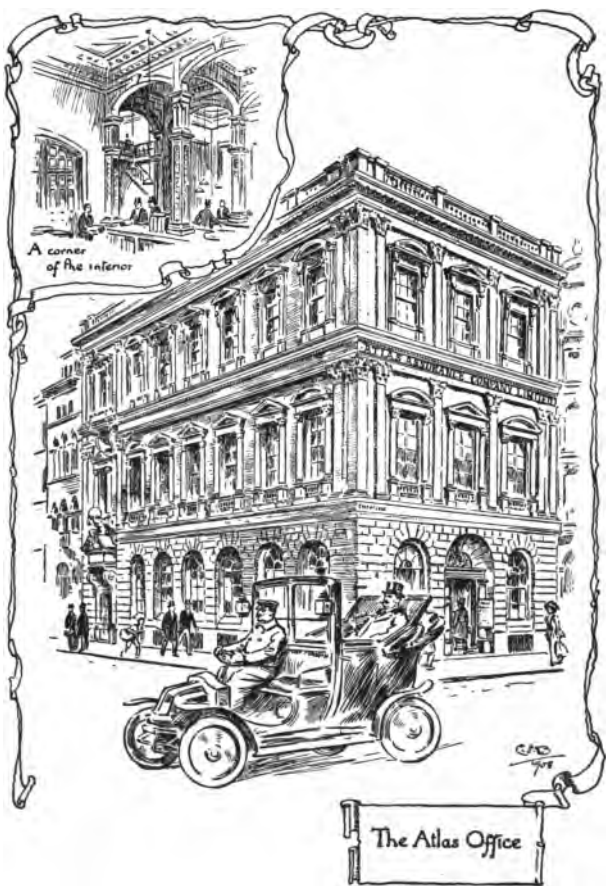
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learnt that thrift should not be penalised in this way and have discontinued the imposition long ago.

The Atlas jubilee report contains a reference to a "recent addition to the office building." Curiously enough, progress as indicated by such enlargements has been marked at almost regular intervals of a quarter of a century each. The first addition, No. 91 Cheapside, was made some twenty-five years after the Atlas was founded; the second, No. 1 King Street, occurred about twenty-five years later; the third some twenty-five years after that, and the latest was completed a little before the centenary.

**The Country
Committees**

The increase in business is not marked in such even quarters. Soon after the Atlas jubilee, a change began to take place in the fire business of this country. Several of the Offices awakening from the quieter modes of business peculiar to the early Victorian era, determined to quicken the pace and adopted forms of competition, some of them new, some simply revivals of the schemes and plans of an earlier time. The country business of the



Atlas had been organised from the very beginning under committees, often composed of shareholders, to whom was entrusted the signature of the policies, the recommendation of suitable agents, and the care of the Company's interests generally in their districts. These local committees were abolished in 1859, under an impression that they had outlived their usefulness, but it may well be that the existence of such committees suggested to some the formation of the modern branch office with its salaried insurance expert, an instrument of competition which our opponents began to introduce just as, alas! the old committees of the Atlas were being disbanded. The latter might with a branch manager have been made most effective centres of development, but it was not till 1885 that the modern branch system was adopted by the Atlas, and the Company was thus enabled to meet this form of competition with its own weapons.

In the early days, the old committees must almost have produced economies enough in the postage alone to pay their fees. When a single

letter from London to Birmingham weighing only a quarter of an ounce cost ninepence, it was a matter of consequence to get the policies signed and issued on the spot. The Government made a huge profit of its letter carrying: for long distances the charge for a letter had risen to as much as fourteen pence—a letter which cost, so Rowland Hill asserted, only the thirty-sixth part of a penny to carry. No wonder the Atlas subscribed to the gift of £10,000 made to that reformer by a grateful people. Rowland Hill's reforms did not include the postage stamp, and the idea of gumming small slips to letters was furiously scoffed at when it was first mooted. Hill advised the Stamp Office to supply stamped covers and the beautiful postal wrapper designed by Mulready, the Royal Academician, was amongst others put on sale.

The Mulready envelope, which was used by the Atlas, recalls by its artistic representations of a world-wide commerce that other development of the business of the British Fire Offices, to which the giant premium incomes of to-day

Foreign
Ventures

are largely due. There was nothing essentially insular in the policy of the Atlas even at the outset: it did not make the ignorant boast that no foreign business was transacted. Within a year or two after the Office opened, policies on risks in the West Indies were issued ;



they were made subject to the condition of average and to a stipulation that the Insured in every case should bear at least a fourth of the loss. But no attempt was made at that time to organise business abroad on a basis likely to ensure successful growth, and it is not difficult to understand the timidity with

which such business was then regarded. Communication with the countries across the sea was infrequent and for the most part irregular. There was only a monthly mail to America and no other regular packets went anywhere except to the Continent. In New South Wales a mere handful of men were unconsciously digging the foundations of our Australian Commonwealth. The Cape of Good Hope had just been added to the British Empire, but its possibilities as a field for insurance business were little known. There was scope in the United States, where the population had already grown to half that of Great Britain, but business in that part of the world was then too hazardous, and though the Directors seriously considered an agency system on the Continent, it was finally decided against, and the Office consequently escaped disaster in the historic blaze which occurred later on at Hamburg.

To return, however, to the year of the Atlas jubilee. In the same year the submarine cable to America was laid: China was open-

ing up more or less: peace had been re-established in India, and the rule of the East Indian Company had been swept away. The great Exhibition of 1851 with its six millions of polyglot visitors—visitors so many-hued that had they stayed, a wag suggested we should have been threatened with a speckled population—had focussed attention on foreign commerce. The general tendency at this time to expand was shown in the business of certain of the Fire Offices which were then the most enterprising. For a while the Atlas was content to watch the outcome of the new movements, and though this cautious attitude lasted perhaps unduly long, it must not be forgotten that though hale and strong itself, the Atlas had before it every year, in the obituary section of the returns then published, a veritable graveyard of a hundred Offices which had given up the ghost, or to alter the metaphor, had been consumed in the flames.

Tooley 'St. Not that this time of waiting was one of uninterrupted peace for the Atlas by any means. In 1861 the Tooley Street fire came

as a staggering blow, swallowing up nearly a half year's income :—there was a great blaze in Wood Street some years after, besides others of serious import ; but as in a much more terrible fire half a century later, the Atlas faced these losses without distress, and went on paying a dividend. The Tooley Street conflagration, the burning tallow of which literally set the Thames on fire, was felt at least as severely by other Offices. It was marked too by the loss of Superintendent Braidwood, who after a lifetime spent in fire-fighting, was killed at Cottons Wharf, where a stone tablet erected by the Insurance Companies, still marks the spot.

* * *

A NEW era dawned for the Atlas in 1885 **Foreign Ventures** when it ceased marking time, and in the same year which saw it develop at home, it opened an agency in Calcutta and determined to make a move toward more rapid progress. Other

Offices, plenty of them, had by then already firmly settled themselves in every place abroad where there seemed any chance of success, but it was better late than never, and with progressive Directors, a good name, good resources, and as much pluck as became cautious underwriters, the Atlas, guided by its present General Manager, entered one after another of the foreign fields of insurance enterprise. It is not an easy business making money abroad. Many wrecks in the history of the last fifty years tell the miserable tale of how soon an Office can in foreign business get on the rocks. But the issue of the Atlas ventures abroad proves that a careful choice of opportunities and of men, and a constant watch on the ever shifting conditions attending insurance business everywhere, may be made to yield good results. Though joining so late in the race with its rivals, the Atlas is to-day second to very few in many of the most important foreign fields, and in some perhaps is leading the way.

A' Broad At one time the Office emblem seemed
Base scarcely appropriate, but it is true now that



General Manager of the Atlas
SAML. J. PIPKIN

the Atlas carries a world of risks on its back, or to speak perhaps with more accuracy and less symbol, draws its fire business from every part of the globe. It has fifteen thousand agents at work and is receiving premiums from nearly a million risks, a basis so broad that the morning newspaper with its harrowing cables can be faced with calm, even though it may almost be said that no large fire now takes place in any quarter of the globe without the Atlas sharing in the honour and the penalty of compensating for the loss. In the rebuilding of St. Johns Newfoundland, of Baltimore and of Toronto, the Atlas has had its part, whilst at San Francisco the Office paid over four hundred thousand pounds; paid it without reducing the dividend to its shareholders, and paid it, too, in such wise that our cousins across the Atlantic placed the Atlas name on their Roll of Honour for fair settlements. That appalling fire, the greatest the world has ever seen, was in value destroyed six times greater than that of the great fire of London, yet the recuperative power of the modern Atlas is such that its

share in the great disaster has almost been made up by the surplus arising out of its business during the last two years.

Atlas Loyalty Nor is it alone in the security which a world-wide base of operations gives it, that the Office derives advantage from its foreign business. Young men attracted to its service find in it enlarged opportunities to show their ability and satisfy their ambition, and the Atlas to-day has men in Canada, Australia, India, South Africa and China who, trained in its head office, occupy positions abroad of responsibility and trust. Its methods have created strong ties binding the staff at home and abroad to the old Company: during the hundred years it has only had three chief officers, and its annals show that terms of thirty, forty, fifty years service are not at all uncommon. Although it is not without its record of men who have left to control the fortunes of newer concerns, it is clearly not looked upon as "a good Office to get away from." Even among its unsalaried agents it is most refreshing, in these days when agency relations have

ALFRED W. YEO
Fire Manager

H. S. MALLET
Fire Manager



ROBERT CROSS, F.I.A.
Actuary

Officers of the Atlas

so degenerated, to find firms up and down the country, whose first connexion with the Company stretches away back to its origin, and quite a long list of others who have represented it ever since the Atlas jubilee in '58, or before that date. In modern times, attachment to the Office has almost involved it in the responsibilities of a godfather: one enthusiastic agent a few years ago named his infant son "Atlas"!

"Who can tell what the baby thinks?"

"Sans teeth, sans eyes, sans taste, sans everything." This is the average human centenarian, but despite the burden which has bowed my back and tried my muscles, not even remotely does such a schedule describe me. The times have altered strangely since I was first seen in Cheapside, but thanks to a succession of good counsellors, of whom I have seldom had less than twelve to guide my fortunes, and to the faithful toil of many a loyal servant, the hundred years have brought old Atlas great resources and great capacity too for increasing them; much the greater

The
Centenarian
soliloquises

because with true British enterprise the Company has refused to shut itself within the narrow limits of this little island. Great fires abroad notwithstanding, the shareholders have certainly no reason to complain of its foreign business or of its other modern developments. Since these began, the dividend has substantially increased, only once has it receded, and only once (other than in the year of the San Francisco fire) has it been necessary to dip into the reserves in order to pay it: the annual income from fire premiums has grown meanwhile from something less than a hundred thousand pounds to more than a million sterling. And who is there of all those who have shared in the twenty-two millions paid for claims, who can justly assert that a fair demand upon the Atlas has failed to meet with a fair settlement?

In the jubilee report which was issued in '58 the Directors commented with pleasure "on the immense amount of positive benefit the Office had been the means of distributing amongst the families of those persons whose

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providence and forethought had led them to be the contributors of the premiums." No one would have challenged their right to this comforting reflection nor have dared to suggest that Mr. Pecksniff had anything to do with it. It is one indeed worth remembering even in the rush of to-day. The insurance office is founded not for philanthropy but for dividends, yet the beneficence in which its operations so directly result, just at a time when "misfortune's growl" is at its loudest, must be a grateful thought to all reflecting insurance men.

ATLAS

ASSURANCE COMPANY

LIMITED

Head Office: 92 CHEAPSIDE, LONDON, E.C.

Established in the Reign of George III.

Directors.

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FRANCIS ALEXANDER JOHNSTON, Esq.
(Deputy-Chairman).
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